

What is claimed is:

1. A method for issuing an insurance underwriting instrument using at least one computing processor, the system comprising:

storing underwriting data so as to be accessible by said at least one computer processor;

storing data indicative of insurance customers so as to be accessible by said at least one computer processor;

inputting data indicative of an insurance underwriting instrument to be issued and being associated with one of said customers;

automatically calculating a premium for the insurance underwriting instrument based on the input data and the underwriting data in response to a request therefore; and,

automatically rendering the insurance underwriting instrument using said data indicative of said insurance customers and calculated premium payment in response to a request therefore;

wherein data indicative of said insurance underwriting instrument is automatically stored so as to be accessible to said at least one processor.

2. The method of Claim 1, wherein the insurance underwriting instrument is one of a fidelity policy and a surety bond.

3. The method of Claim 1, wherein said inputting comprises presenting at least one electronic document to a user via a browser functionality of software running on a microprocessor based device, and communicating data input to said software by said user to said at least one processor.

4. The method of Claim 1, further comprising automatically calculating a premium for at least one alternative insurance underwriting instrument having at least one characteristic differing from said insurance underwriting instrument.

5. The method of Claim 1, further comprising automatically storing said input data.

6. The method of Claim 1, further comprising: providing data indicative of images of a plurality of insurance underwriting instruments; wherein said rendering comprises selecting one of said instruments dependently upon said input data; and, uses at least a portion of said data indicative of images of said plurality of underwriting instruments being associated with said selected one of said instruments.

7. A data processing system for issuing an insurance underwriting instrument, the system comprising:

a user interface for entering data indicative of insurance customers and requests for insurance policies and receiving data indicative of approved insurance underwriting instruments;

an application subsystem communicable with said user interface and for managing communications with the user interface;

a business subsystem communicable with said application subsystem and for automatically calculating premium payments for said entered requests, automatically selecting ones of a plurality of forms in response to said entered data, and rendering said selected forms; and,

a data management subsystem communicable with said business subsystem and for storing data indicative of images of said plurality of forms and data indicative of insurance policies.

8. The system of Claim 7, wherein said user interface comprises software for providing a browser functionality operable on a microprocessor based device.

9. The system of Claim 8, wherein said user interface and application system are communicable with one another via a computer network.

10. The system of Claim 8, wherein said microprocessor based device further comprises software for viewing and printing said approved insurance underwriting instruments.

11. The system of Claim 7, wherein said application subsystem comprises at least one web server.

12. The system of Claim 11, wherein said at least one web server includes software for providing user account management and providing e-mail services.

13. The system of Claim 11, wherein said at least one server includes software validating said requests for insurance policies.

14. The system of Claim 7, wherein the business subsystem comprises a transaction processor for transferring requests between the application subsystem and business subsystem.

15. The system of Claim 7, wherein the business subsystem further comprises a first microprocessor based device for selecting ones of said plurality forms in response to said user interface, a second microprocessor based device for rendering said selected forms, a third microprocessor based device for

automatically calculating premiums associated with said entered requests, and software for automatically renewing existing insurance policies.

16. The system of Claim 15, wherein said first microprocessor based device includes software for searching said forms.

17. The system of Claim 15, wherein said third microprocessor based device includes software for rating policies to be issued.

18. A data processing system for issuing an insurance underwriting instrument, the system comprising:

at least one computer processor;

a first query-able plurality of memory locations for storing data indicative of images of a plurality of forms, each of said forms being associated with a particular type of underwriting instrument;

a second query-able plurality of memory locations storing data indicative of policies;

at least one user interface for inputting data indicative of an insurance client and data indicative of the underwriting instrument; and,

at least one calculator application responsive to said user interface and for automatically calculating a premium for the insurance underwriting instrument

based on the input data using said at least one computer processor and data indicative of underwriting policies.

19. The system of Claim 18, further comprising software for rendering a suitable one of said plurality of forms using said data stored in said first and second pluralities of memory locations and calculated premium in response to a request from said user interface.

20. The data processing system recited in Claim 18, wherein the insurance underwriting instrument is one of a fidelity policy and as a surety bond.

21. A method for issuing an insurance underwriting instrument using at least one computing processor, the method comprising:

identifying data stored in a plurality of memory locations and being indicative of a select one of a plurality of customers;

receiving data indicative of an insurance instrument to be associated with said select customer;

automatically calculating at least one rate associated with said insurance instrument using said data indicative of said customer and data indicative of said insurance instrument;

selecting at least one of a plurality of forms for said insurance instrument using said data indicative of said insurance instrument; and,

automatically rendering said at least one form using said at least one rate, said data indicative of said customer, and data indicative of said insurance instrument;

wherein, said calculating and rendering are performed using said at least one computing processor.

22. The method of Claim 21, wherein the insurance underwriting instrument is one of a fidelity policy and as a surety bond.